

CLAIMS

Claim 48-86 are pending. Applicant has amended claim 48 and 56 to correct a typographical error. Applicant has amended claims 51, 56, 60, 67, 71-75, 78, 79, and 83. Applicant also respectfully amends the pending application to include new claims 87-111. The following listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims

1-47 (Cancelled)

48. (Currently amended) A system for debiting a payment system access card to provide substantially near real-time reimbursement to a point of service provider by a third party comprising:

a network;

a point of service terminal comprising a point of service terminal network interface operably coupled to said network and adapted to provide an indication of a purchase transaction in substantially real-time and a card interface adapted to receive said payment system access card for payment of a purchase of at least one of a service and product to said point of service provider, wherein at least part of said purchase is reimbursable by a third party;

an adjudication engine comprising an adjudication engine network interface operably coupled to said network and adapted to receive said indication of said purchase transaction and produce a substantially real-time adjudicated settlement transaction comprising an indication of a third party payment amount for at least one of medical services or products;

a payment system comprising a payment system network interface operably coupled to said network and adapted to receive said substantially real-time adjudicated settlement

transaction, wherein said payment system is adapted to in substantially real-time debit, said payment system access card for said third party payment amount to be paid by said third party to reimburse said point of service provider of said covered portion.

49. (Previously presented) The system of claim 48, wherein said point of service terminal is located in a pharmacy.

50. (Previously presented) The system of claim 48, wherein the point of service terminal is located in a physician office.

51. (Currently amended) The system of claim 48, wherein said payment system is further adapted to initiate a funds transfer from at least a first account and a second account, wherein said second account is designated by a beneficiary of said third party payer ~~wherein said purchase transaction comprises at least one product identifier which said adjudication engine compares to payment parameters and conditions to determine the value of said covered portion of said purchase to be paid by the third party.~~

52. (Previously presented) The system of claim 48, wherein said purchase transaction comprises at least one service code which said adjudication engine compares to payment parameters and conditions from the third party to determine the value of said covered portion of said purchase to be paid by the third party.

53. (Previously presented) The system of claim 48, wherein said purchase transaction comprises at least one co-payment amount.

54. (Previously presented) The system of claim 48, wherein said network comprises at least one Internet connection.

55. (Previously presented) The system of claim 48, wherein said adjudication engine comprises a data driven rules engine comprising an interface for at least one of receiving and processing data from a customer, said point of service provider, said third party, to determine the covered portion of the payment to be paid by the third party.

56. (Currently amended) The system of claim 48, wherein said payment system access card comprises ~~an identification of a beneficiary and financial card information;~~

wherein said payment system is further comprises an adjudicated adapted to provide a
~~settlement transaction adapted to be received by a financial network.~~

57. (Previously presented) The system of claim 48, wherein said adjudication engine calculates a non-covered portion that is to be paid by the one of a beneficiary and a customer.

58. (Previously presented) The system of claim 57, wherein said payment system charges said payment system access card for said non-covered portion that is to be paid by said one of a beneficiary and said customer to pay said service provider said non-covered portion.

59. (Previously presented) The system of claim 57, wherein said payment system charges a personal credit card of said one of said beneficiary and said customer for said non-covered portion that is to be paid by the customer.

60. (Currently amended) A method for providing reimbursement to a service provider by a third party in substantially real-time comprising the steps of:

receiving a payment system access card at said point of service provider for payment of a purchase of at least one of a service and product by a customer, at least part of said purchase being reimbursable by said third party;

transmitting a purchase transaction in substantially real-time to an adjudication engine for processing, wherein said adjudication engine adjudicates said purchase transaction in substantially real-time to produce a-an adjudicated transaction comprising a covered portion of said purchase that is to be paid by the third party; and

receiving an adjudicated transaction in substantially real-time comprising an indication of said covered portion to be paid by said third party; and

debiting said access card substantially in real-time for said covered portion that is to be paid by said third party;

61. (Previously presented) The method of claim 60, wherein the point of service provider is a pharmacy.

62. (Previously presented) The method of claim 60, wherein the point of service provider is a physician.

63. (Previously presented) The method of claim 60, wherein said adjudicated transaction further comprises an indication of a non-covered portion.

64. (Previously presented) The method of claim 63 further comprising the step of:
providing an indication of said non-covered portion to one of a financial card network as an adjudicated transaction formatted as a financial card transaction.

65. (Previously presented) The method of claim 64 wherein said payment system access card comprises a finance card and a personal identification.

66. (Previously presented) The method of claim 65, wherein said finance card is adapted to interface with a credit card network.

67. (Currently amended) A method for providing payment to a point of service provider from a third party in substantially real-time comprising the steps of:

providing a payment system to receive a purchase transaction from said point of service provider, wherein said purchase transaction is generated at least in part by a purchase of~~using a payment system access card for payment of~~ at least one of a service and a product by one of a
customer, insured or beneficiary, at least part of said purchase being reimbursable by said third party;

receiving said purchase transaction ~~in substantially real-time~~ from a point of service provider;

~~adjudicating in substantially real-time~~ said purchase transaction to produce an adjudicated transaction including~~calculate~~ a covered portion of said purchase to be paid by said third party;

transmitting an indication of said covered portion of said purchase to be paid by said third party to said point of service provider in substantially real-time, ~~wherein said indication of said covered portion is to be debited from said payment system access card; and~~

producing a transfer funds indication in accordance with said adjudicated transaction wherein said payment system access card is debited for said covered portion that is to be paid by said third party and said point of service provider is reimbursed for said covered portion, wherein said transfer funds indication is received by said point of service provider at the time of said purchase; and

initiating a transfer of funds from said at least one account associated with said one of a customer, insured or beneficiary, wherein said transfer of funds is initiated at the time of said purchase.

68. (Currently amended) The method of claim 67, wherein the point of service provider is a retail pharmacy and said transfer funds indication is received at said retail pharmacy.

69. (Currently amended) The method of claim 67, wherein the point of service provider is a physician and said transfer funds indication is received by said physician.

70. (Previously presented) The method of claim 67, wherein said purchase transaction includes at least one product identifier, the method further comprising the step of:

said adjudication engine comparing said at least one product identifier to payment parameters and conditions to determine the value of said covered portion of said purchase to be reimbursed by said third party.

71. (Currently amended) The method of claim 67, further comprising the step of:
debiting at least a first account and a second account, wherein said second account is designated by a beneficiary of said third party payer ~~wherein said purchase transaction comprises at least one product identifier which said adjudication engine compares to payment parameters and conditions to determine the value of said covered portion of said purchase to be paid by the third party.~~

72. (Currently amended) The method of claim 7167, wherein said purchase comprises at least one co-payment amount.

73. (Currently amended) The method of claim 7167, wherein said adjudication engine operably couples to an Internet connection and said point of service terminal accesses said adjudication engine via said Internet connection.

74. (Currently amended) The method of claim 7167, wherein said payment system access card comprises a financial card, and said payment system operably couples to a financial card network, the method further comprising the step of:

providing in substantially real-time an adjudicated settlement transaction formatted as a financial card transaction for said financial card network.

75. (Currently amended) The method of claim 7167 comprising the further step of:
calculating a non-covered portion to be paid by the customer;
providing an indication of said non-covered portion to one of a financial card network to
reimburse said point of service provider for said non-covered portion.
76. (Previously presented) The method of claim 75 comprising the further step of:
charging said payment system access card for said non-covered portion to be paid by the
customer.
77. (Previously presented) The method of claim 76 comprising the further step of:
charging a credit card for said non-covered portion.
78. (Currently amended) The method of claim 67 further comprising the step of:
transferring funds to a point of service provider account substantially in real-time
proximate to the receipt of said adjudicated transaction in accordance with said adjudicated
transaction to said point of service.
79. (Currently amended) A computer data signal embodied in a carrier wave to provide a
third party payment to a point of service provider comprising:
a third party payment amount due from a third party benefit provider to a point of service
provider for payment of at least one of a medical service or product provided to one of a
beneficiary and a customer;

wherein said computer data signal is provided in approximately real-time by ~~a one of an adjudication engine and~~ payment system operably coupled to a network in response to receiving an indication of a purchase transaction from a point of service provider for a healthcare related service or product terminal operably coupled to said network; and wherein response to said data computer signal is produced by said a payment system to initiate a payment from a third part payer account to said point of service provider at the time of purchase. ~~access card is debited in approximately real time for said third party payment amount.~~

80. (Previously presented) The computer data signal of claim 79 further comprising:
an indication of a non-covered payment amount.

81. (Previously presented) The computer data signal of claim 80, wherein said indication of a non-covered payment amount is adapted to be received by a financial card transaction network.

82. (Previously presented) The computer data signal of claim 80, wherein at least a portion of said indication of a non-covered payment amount is a co-payment.

83. (Currently amended) A point of service terminal method comprising the steps of:

receiving a computer data signal embodied in a carrier wave comprising: a third party payment amount due from a third party to a point of service provider for payment of at least one of a medical service or product provided to a customer;

debiting a payment system access card for said third party payment amount in response to said computer data signal at the time of said purchase.

84. (Previously presented) The point of service terminal of claim 83 further comprising the step of:

providing an indication of said non-covered payment amount to be paid by said customer.

85. (Previously presented) The point of service terminal of claim 84 further comprising the step of:

generating a financial card transaction to receive payment of said non-covered payment amount to be paid by said customer.

86. (Previously presented) The point of service terminal of claim 83 wherein said computer date signal embodied in a carrier wave further comprises an indication of a non-covered payment, the point of service terminal further comprising the step of:

debiting said payment access card for said non-covered payment.

87. (New) A system comprising:

an adjudication engine operably coupled to a network, said adjudication engine adapted to receive an indication of a purchase transaction generated at the time of a purchase of one of a health care service or product from a point of service provider and beneficiary payment system access information, wherein at least part of said purchase is payable by a third party; and said adjudication engine is further adapted to provide a substantially real-time adjudicated settlement transaction; wherein said adjudication engine is adapted to provide said adjudicated settlement transaction substantially at the time of said purchase;

a payment system comprising a payment system network interface operably coupled to a financial network and said adjudication engine, said payment system adapted to receive said adjudicated settlement transaction and in response to initiate reimbursement of said third party payment amount to said service provider substantially at the time of said purchase transaction, and including a messaging system adapted to provide a receipt to said point of service provider corresponding to said initiated reimbursement.

88. (New) The system of claim 87, wherein said purchase transaction is generated as a result of a retail pharmacy purchase transaction.

89. (New) The system of claim 87, wherein the purchase transaction is generated as a result of a purchase transaction at a physician's office.

90. (New) The system of claim 87, wherein said payment includes a first portion from a first account and a second portion from a second account.

91. (New) The system of claim 90, wherein at least a portion of said payment is from a beneficiary designated account.

92. (New) The system of claim 90, wherein at least a portion of said payment is from a pre-funded account.

93. (New) The system of claim 87, wherein at least a portion of said reimbursement is from a first third party payer and a second portion is from a second third party payer.

94. (New) The system of claim 87, wherein said payment system further comprises a messaging system adapted to provide said point of service provider a receipt corresponding to said adjudicated settlement transaction.

95. (New) The system of claim 87, wherein said payment system access card comprises a beneficiary and financial card information, wherein said payment system further comprises an adjudicated settlement transaction adapted to be received by a financial network.

96. (New) The system of claim 87, wherein said adjudication engine is adapted to calculate a non-covered portion that is to be paid by the one of a beneficiary and a customer.

97. (New) The system of claim 96, wherein said payment system charges a payment system access card for said non-covered portion that is to be paid by said one of a beneficiary and said customer to pay said service provider said non-covered portion.

98. (New) The system of claim 96, wherein said payment system charges a personal credit card of said one of said beneficiary and said customer for said non-covered portion that is to be paid by the customer.

99. (New) A method for providing payment to a point of service provider comprising the steps of:

receiving at a payment system an adjudicated purchase transaction generated in response to a purchase transaction at a point of service provider at the time of a purchase, wherein said adjudicated purchase transaction is for at least in part a good or service provided to a beneficiary of said third party benefit provider from said point of service provider;

initiating a funds transfer from at least one account in accordance with said adjudicated transaction wherein said payment system provides payment of at least a covered portion from an account accessible administered by said third party;

wherein said funds transfer for said covered portion is initiated substantially in real-time to the purchase of said good or service from said point of service provider.

100. (New) The method of claim 99, wherein said account is accessible to said third party beneficiary.

101. (New) The method of claim 100, wherein said account is owned by said third party beneficiary.

102. (New) The method of claim 100, wherein said account is designated by said beneficiary for payment of health related goods or services.

103. (New) The method of claim 99, wherein said account is designated by said beneficiary for payment of health related goods or services.

104. (New) The method of claim 99, wherein said at least one account comprises a first third party account and at least one third party beneficiary designated account.

105. (New) The method of claim 99 further comprising the step of:
providing an account summary of purchase transactions to said beneficiary via a web page.

106. (New) The method of claim 99 further comprising the step of:
providing a receipt to said point of service provider corresponding to said adjudicated purchase transaction, wherein said receipt is provided to said point of service provider via a network at the time of said purchase.

107. (New) The method of claim 106, wherein said receipt is provided provided by said payment system.

108. (New) The method of claim 99, further comprising the step of providing a receipt corresponding to said initiated funds transfer at the time of said purchase transaction, wherein said receipt is provided to said point of service provider via a network substantially at the time of said purchase.

109. (New) The method of claim 108, wherein said receipt is provided by said payment system.

110. (New) The method of claim 99 further comprising the step of providing a message to said point of service provider in response to said adjudicated purchase transaction, wherein said receipt arrives at said point of service provider substantially at the time said point of service provider provides said service or good.

111. (New) The method of claim 99, further comprising the steps of:

receiving a purchase transaction from said point of service provider for providing at least in part a good or service provided to said beneficiary;

producing an adjudicated purchase transaction substantially in real-time;

sending said adjudication purchase transaction to said payment system substantially at the time of said purchase.